

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

In re:

TONJA RULE

Case No. 08-17467

Debtor(s)

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/08/2008.
- 2) The plan was confirmed on 09/19/2008.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 11/20/2009.
- 5) The case was dismissed on 12/11/2009.
- 6) Number of months from filing to last payment: 13.
- 7) Number of months case was pending: 20.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$2,000.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$5,627.14
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:**

**\$5,627.14**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,474.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$299.31
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$3,773.31**

Attorney fees paid and disclosed by debtor: \$26.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
CITY OF AURORA	Unsecured	312.00	NA	NA	0.00	0.00
COMED	Unsecured	1,576.31	NA	NA	0.00	0.00
CREDIT PROTECTION ASSOC	Unsecured	297.00	NA	NA	0.00	0.00
DEBT RECOVERY SOLUTIONS	Unsecured	273.00	273.40	273.40	0.00	0.00
DRIVE FINANCIAL SERVICES	Unsecured	4,000.00	9,317.52	9,317.52	0.00	0.00
FIRST PREMIER BANK	Unsecured	416.00	NA	NA	0.00	0.00
GENESIS FINANCIAL SOLUTIONS	Unsecured	2,734.00	NA	NA	0.00	0.00
MIDLAND CREDIT MGMT	Unsecured	507.00	NA	NA	0.00	0.00
NICOR GAS	Unsecured	1,609.00	1,609.65	1,609.65	0.00	0.00
PALISADES COLLECTION	Unsecured	7,843.00	NA	NA	0.00	0.00
PROF CREDIT	Unsecured	304.00	304.33	304.33	0.00	0.00
RECEIVABLES MANAGEMENT INC	Unsecured	273.00	NA	NA	0.00	0.00
ROUNDUP FUNDING LLC	Unsecured	368.00	308.56	308.56	0.00	0.00
SBC	Unsecured	192.00	121.57	121.57	0.00	0.00
SBC	Unsecured	309.00	414.25	414.25	0.00	0.00
SFC CENTRAL BANKRUPTCY	Unsecured	372.00	422.00	422.00	0.00	0.00
SILVER LEAF RESORT	Unsecured	4,000.00	NA	NA	0.00	0.00
WELLS FARGO FINANCIAL ACCEPTN	Secured	17,951.00	17,920.24	17,920.24	793.19	1,060.64

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$17,920.24	\$793.19	\$1,060.64
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$17,920.24</b>	<b>\$793.19</b>	<b>\$1,060.64</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$12,771.28</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration                           \$3,773.31  
Disbursements to Creditors                           \$1,853.83

**TOTAL DISBURSEMENTS :**                           **\$5,627.14**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 02/23/2010

By: /s/ Glenn Stearns

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.